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MAIL STOP: Amendment on November 8, 2007.

PATENT
Attorney Docket No.: 020375-047700US

TOWNSEND and TOWNSEND and CREW LLP

By: /Sandra Lee Bourassa, PLS/
Sandra Lee Bourassa, PLS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Dr. Amber Gravett et al.

Application No.: 10/714,441

Filed: November 14, 2003

For: OPEN LOOP STORED VALUE
ACCOUNT CONFIGURATION

Customer No.: 20350

Confirmation No. 9387

Examiner: Fields, Benjamin S.

Technology Center/Art Unit: 3609

AMENDMENT

MAIL STOP: AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed August 8, 2007, please enter the
following amendments and remarks:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 7 of this
paper.

Remarks/Arguments begin on page 12 of this paper.